Electronic Access Conference
San Diego, California
New Orleans, Louisiana
2003

Session #40

Information Security

Creating Awareness, Educating Staff, & Identity Theft Protection

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Topics Covered

- Internet Dangers
- Identity Theft
- Social Engineering
- Password Selection
- Email & Chat Services
- Securing Workstations
- Data Backups
- Equipment Disposal
- Data Disposal
- Administrative Accounts
- Physical Security
- Latest Threats
- Creating Awareness
- Legislation
- Questions

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Identity Theft

What it is and how to avoid it

Acquisition of key personal information used to impersonate someone else

One of the fastest growing crimes in the United States

Keeping Your Information Private

Protect Your Information:

- Date of Birth
- Social Security Number
- Drivers license number
- Passwords and PIN's
- Banking Information

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Common Identity Theft Practices

- Obtain or take over financial accounts
- Open new lines of credit
- Take out loans for large purchases
- Sign lease agreements
- Establish services with utility companies
- Write fraudulent checks
- Purchase goods and services on the Internet

Avoiding Identity Theft

Don’t carry your SSN card with you

- Request a drivers license number
- Shred sensitive information
- Only carry what you use
- Photo copy all cards in your wallet
- Select hard to guess PINs and passwords
- Don’t leave mail sitting in an unprotected box
- Don’t give out private information over the phone
- Order your credit reports
- Use caution when providing ANY sensitive information

Protecting Others From Identity Theft

- Properly handle documents
- Shred sensitive information
- Use key identifiers instead of the SSN
- Password protect sensitive information
- Audit access
- Review access privileges
- Verify who you are talking to

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Office of Inspector General

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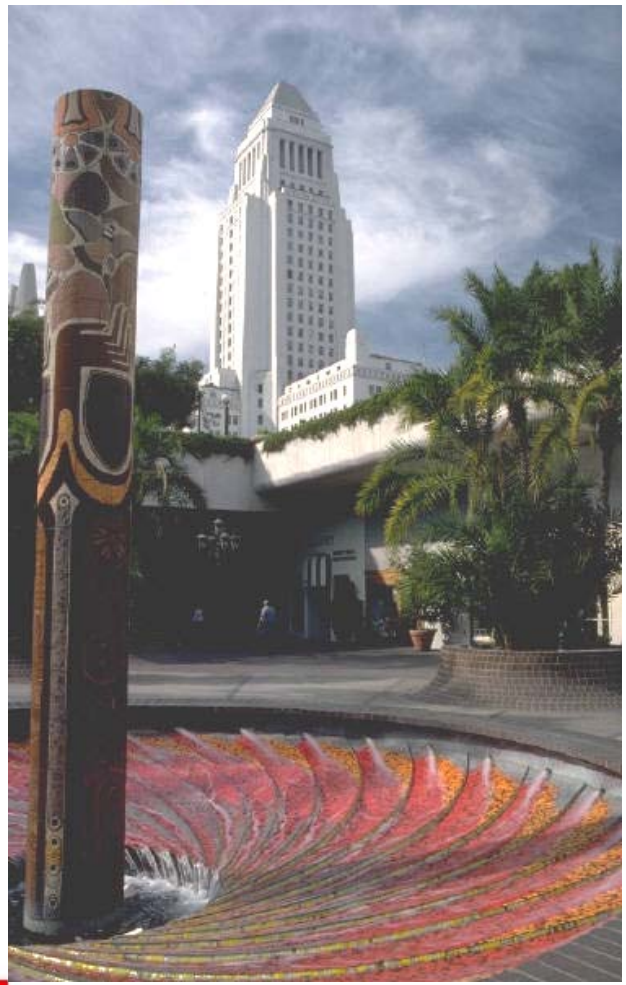
Examples of ED Identity Theft Investigations



- **Agencies**: ED, SSA, United States Secret Service
- **Loss**: $300,000
- 1 defendant who used approximately 50 identities of prison inmates to get financial aid
- Examples of additional identity theft cases

U.S. Department of Education Background

- ED disburses approximately **$52 Billion** Per Year in educational program funding.
- **7500** domestic and international universities/colleges participate in DoED financial aid programs.
- During this year, approximately **12.6 million** Students will apply for Federal Student Financial Aid.
- **9 million** will apply electronically via the internet.

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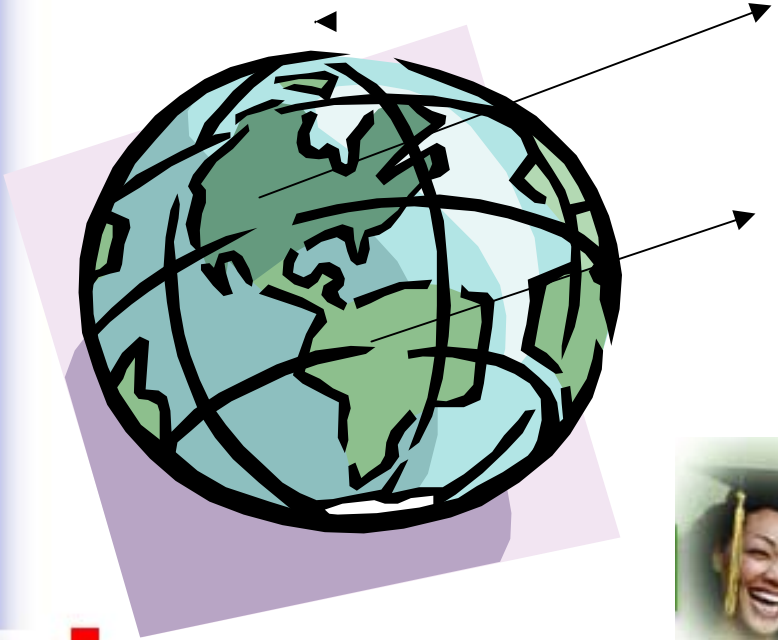
Student Financial Aid Demographics

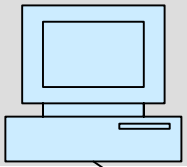
Student Aid is Disbursed World Wide



- 58 US States and Territories
- 41 International Countries

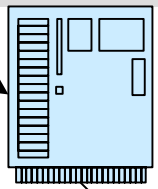
ED Funds Infrastructure

Student



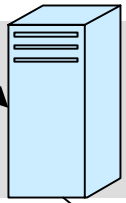
Students send applications via the internet

Central Processing Center



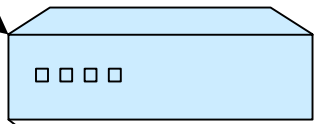
CPS processes student data

U.S. Department of Education



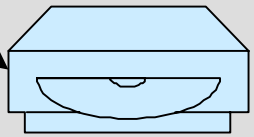
The Department interfaces with the Federal Reserve

The Federal Reserve



The Federal Reserve sends funds to Universities

Universities



Universities disburse funds to student accounts

OIG Identity Theft Program Goals

- Consumer Awareness Campaign
- Hotline Set-up
- Data Mining
- Investigate Referrals
- Coordination with other Agencies

President Bush and
Secretary Roderick Paige

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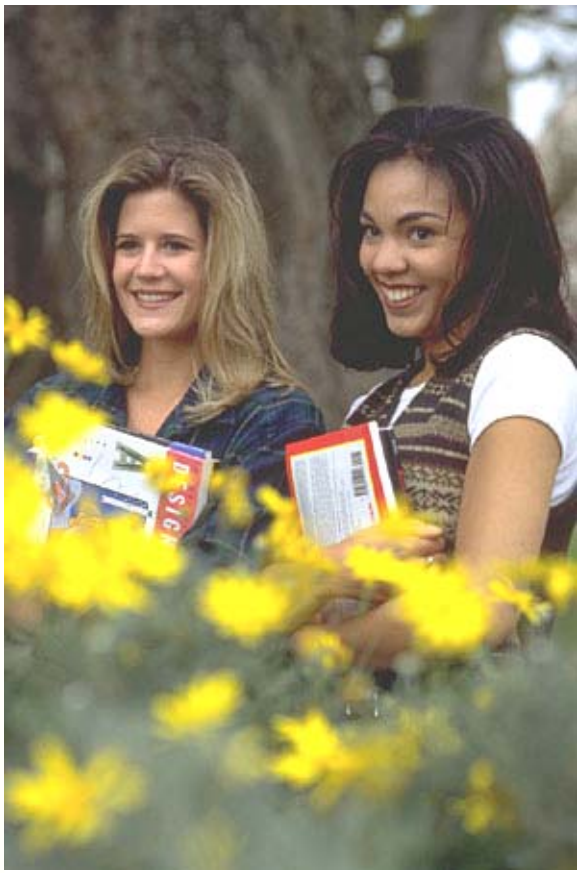
Consumer Awareness Campaign



- Information to be posted on ED WebPages, Handbooks and Posters.
- Case Summaries to be sent to school e-mail- presentation to schools
- Prepackaged case reports to College papers
- Presentations to Professional Groups.
- Employee Awareness Efforts.

Hotline

"1 800 MIS-USED"

"Oig.hotline@ed.gov"

- ED Customer Awareness Campaign for identity theft. The website was launched 4 weeks ago and can be access at:

http://www.ed.gov/misused

- Western Area referrals- contact Special Agent in Charge Natalie Forbort- 562-980-4132

Data Mining

- ED/SSA Death Records Match

- Similar Applicant Addresses

Sources of Referrals

- Financial Aid Professionals at schools
- Calls from Citizens
- Other law enforcement agencies

Liaison/ Coordination

USPS

FTC

When Bad Things Happen
To Your Good Name

SSA-OIG

USSS

USAO

Passwords

- Know how to select a good one
  - At least 7 characters
  - Mixture of upper and lowercase characters
  - Mixture of alpha and numeric characters
  - Don’t use words you can find in a dictionary
- Keep passwords safe
- Change them often
- Don’t share or reuse them

Password Selection Tips

- Everyday items can make great passwords:

  ¼#Burger 2003EACsd 0nmy3othBday

  Use simple sayings, poems or songs

  I like to go to go to the Electronic Access Conference *il2g2tEAC*

  The bus stops near my campus at half past four Tbsnmc@1/2p4

  TIGER, tiger, burning bright In the forests of the night, *Ttbbitfotn,*

  Dear Prudence, wont you come out to play *DP,wyco2p*

  Passwords to Avoid:

  - Names
  - Computer Name
  - Phone numbers
  - SSN
  - DOB
  - Usernames
  - Dictionary words
  - Places
  - Months/Dates
  - Repeated letters (e.g. “xxxxxxx")
  - Keyboard patterns (e.g. "qwerty", "zxcvbn", etc.)

Social Engineering

Social Engineering is the art of prying information out of someone else to obtain access or gain important details about a particular system through the use of deception

Email & Chat Services

- Email and chat are sent in clear text over the Internet
- Data can easily be captured and read by savvy computer users and systems administrators
- Safeguards should be put into place prior to using these programs for sending/receiving sensitive information like Social Security Numbers

Securing your workstations

- Lock your system
- Shut down
- Run Virus Scanning Software
- Password Protect Files
- Apply Patches

Is Your Data Being Backed Up?

- Test your backups
- Securely store backup media
- Restrict Access

Equipment Disposal

- What happens to your old systems when they are replaced?
- Do those systems contain sensitive information?
- A recent MIT study displayed the importance of proper computer disposal
- Several programs to securely remove data from computer systems are commercially available

Dumpster Diving

- You never know who is looking in your trash
- Shred sensitive documents
- Secure your shred barrels, and make sure that proper handling procedures are in place.
- Secure all trash in secure bins when possible

Administrative Accounts

- Only allow access that is absolutely required
- Don’t grant accounts based on the fact that access “may” be required
- Use least privilege access policies that state access will only be granted if required, not by default.
- Are accounts removed and passwords changed when someone changes jobs or is terminated?

Physical Security

- Who has access to your computer systems when you're not there?
- Are sensitive documents secured when not in use? (clean desk policy)

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Latest Types of Threats

- Wireless Technology
  - Memory Devices
  - Camera phones
  - P2P File Sharing

Creating Awareness

- Educate your staff
  - Train your staff
- Research candidates
  - Perform background & credit checks
- Track changes
  - Audit system access
  - Audit system changes
- Create Policies:
  - Define document and system disposal processes
  - Define backup procedures
  - Define clean work area policies
  - Define computer usage policies

Legislation

- Identity Theft Victims Assistance Act of 2002-Bill 1742
- Identity Theft Prevention Act of 2001-S.1399
- Identity Theft Assumption & Deterrence Act of 1998
- Privacy Act
- Computer Security Act of 1987
- Computer Fraud And Abuse Act
- Electronic Communications Privacy Act of 1986
- 2001 USA Patriot Act
- Gramm-Leach Bliley Act (GLBA) (required by May 23, 2003)
- California SB 1386
- Family Education Rights & Privacy Act (FERPA)
- Health Insurance Portability and Accountability Act (HIPAA)

Fraud Contact Information

Social Security Administration, Fraud Hotline
1-800-269-0271
Federal Trade Commission
1-877-IDTHEFT (438-4338)
Office of the Inspector General
1-800 MIS-USED (647-8733)
Email: Oig.hotline@ed.gov
Equifax Credit Bureau, Fraud
1-800-525-6285
Experian Information Solutions
1-888-397-3742
TransUnion Credit Bureau, Fraud
1-800-680-7289

Credit Bureau Contact Information

Experian
http://www.experian.com
P.O. Box 949
Allen, TX 75013-0949
Telephone:
1-800-397-3742

TransUnion
http://www.tuc.com
P.O. Box 1000
Chester, PA 19022
Telephone: 1-800-916-8800

Equifax
http://www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241
Telephone:
1-800-685-1111

Be Aware

- Report anything that you think is strange
- Don’t give private information out unless you know who you are speaking with and you initiated the call
- Properly dispose of sensitive information
- Run up to date virus protection
- Ask questions, don’t take anything at face value

Useful Links

For additional information on the GLBA, see the FTC's site at:
http://www.ftc.gov/privacy/glbact/

National Institute of Standards and Technology:
http://csrc.nist.gov/sec-cert/

Office of the Inspector General
http://www.ed.gov/about/offices/list/oig/index.html

A lot of Schools have great security resource pages, for example UC Davis and the University of Iowa websites:
http://security.ucdavis.edu/security101.cfm
http://cio.uiowa.edu/itsecurity/